

1. A method for managing lien releases, comprising the steps of:

- 5 (a) providing access to lien records for a plurality of lien record-keeping jurisdictions, each of said lien records including a respective lien holder entry;
- (b) identifying whether at least one lien in said database is due for release;
- (c) identifying whether at least one lien holder is subject to an action for non-release of a lien;
- (d) repeating steps (b) and (c) at given time intervals; and
- 10 (e) presenting a report of a subset of said lien records, said report including the identification of any liens due for release and any lien holders subject to penalty for non-release associated with said subset.

2. The method of claim 1 wherein step (e) is operable upon receiving a request.

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3. The method of claim 1 wherein step (e) is operable upon detection of a change in said identified liens or lien holders.

4. The method of claim 1 including the step of: (f) identifying released liens.

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5. The method of claim 1 including the step of: (f) providing a database of jurisdictional-specific rules regarding lien releases.

6. The method of claim 5 including the step of: (g) providing a database of documents associated with said rules.

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7. The method of claim 1 wherein step (a) involves providing real-time access to said plurality of jurisdictions at substantially the same time.

30 8. The method of claim 1 wherein said given time intervals are established by individual request.

9. The method of claim 1 wherein steps (a) through (e) are controlled by a network-accessible server.

5 10. A system for managing lien releases, comprising:

a lien management component for providing access to lien records for a plurality of lien record-keeping jurisdictions, each of said lien records including a respective lien holder entry;

10 a lien status identification component for identifying whether at least one lien in said database is due for release, and for identifying whether at least one lien holder is subject to an action for non-release of a lien, said status component including means for iteratively querying said lien records and performing said identifications at given time intervals; and

15 a reporting component for presenting a report of a subset of said lien records, said report including the identification of any liens due for release and any lien holders subject to penalty for non-release associated with said subset.

11. The system of claim 10 wherein said reporting component is operable upon receiving a request.

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12. The system of claim 10 wherein said reporting component is operable upon detection of a change in said identified liens or lien holders.

13. The system of claim 10 wherein said lien status component includes means for
25 identifying released liens.

14. The system of claim 10 wherein said lien status component includes means for providing access to a database of jurisdictional-specific rules regarding lien releases.

30 15. The system of claim 14 further including a document generation component for generating documents associated with said rules.

16. The system of claim 10 wherein said lien record-tracking component provides real-time access to said plurality of jurisdictions at substantially the same time.

5 17. The system of claim 10 wherein said given time intervals are established by individual request.

18. The system of claim 10 wherein said components are controlled by a network-accessible server.

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19. A method for managing lien releases, comprising the steps of:

receiving transactional information related to at least one lien;

providing at least one electronic document based on said transactional information;

15 determining whether a lien record associated with said at least one lien can be tracked electronically;

searching for said lien record;

receiving search results associated with said lien record; and

presenting a report identifying a release status associated with said lien record.

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20. The method of claim 19 wherein said searching step includes initiating communications to determine whether said lien has been released to at least one of: a payoff lender, a settlement agent, a courthouse, a third party title insurance underwriter.

25 21. A system for managing lien releases, comprising:

a lien management component for receiving transactional information related to at least one lien and providing at least one electronic document based on said transactional information;

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a lien searching component for determining whether a lien record associated with said at least one lien can be tracked electronically, searching for said lien record, and receiving search results associated with said lien record; and

5 a reporting component for presenting a report identifying a release status associated with said lien record.

22. The system of claim 21 further including a communications component for initiating communications to determine whether said at least one lien has been released to at least
10 one of: a payoff lender, a settlement agent, a courthouse, a third party title insurance underwriter.

23. A method for brokering lien release information, comprising the steps of:

15 providing a network-accessible server having access to lien record information for a plurality of lien record-keeping jurisdictions, said server further having access to a database of electronic documents associated with at least one lien status, and further having means for identifying a lien status based on transaction information and jurisdiction information associated with a lien;

20 providing at least one user interface capable of accessing said server for inputting identification and transaction information pertaining to at least one lien;

 providing at least one user interface capable of accessing said server for requesting at least one search in connection with at least one lien;

 providing at least one user interface capable of accessing said server for displaying status information related to at least one lien; and

25 providing at least one user interface capable of accessing said server for requesting the generation of at least one document in connection with at least one lien.

24. The method of claim 23 including the further step of providing at least one user interface capable of accessing said server for requesting notification of a change in status
30 information pertaining to at least one lien.

25. The method of claim 23 wherein said lien record information includes at least one of title information, recording information, indexing information, and financial information.

26. The method of claim 23 wherein said lien transaction information includes at least
5 one of a date of settlement, a date of disbursement and a date of notice of payoff payment to a lender.

27. The method of claim 23 wherein said lien jurisdiction information includes a
statutory time limit for releasing liens upon satisfaction.

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28. The method of claim 23 wherein said lien identification information includes at least one of an obligor, a lien holder, a loan amount, a payee identifier and a lien jurisdiction.

29. The method of claim 23 wherein said lien status information includes at least one of
15 pending payment, awaiting statutory limit expiration, queued for search, searched by title searcher, awaiting search results, awaiting settlement agency release, pending demand, released and disbursement archived.

30. A system for brokering lien release information, comprising:

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a network-accessible server having access to lien record information for a plurality of lien record-keeping jurisdictions, said server further having access to a database of electronic documents associated with at least one lien status, and further having means for identifying a lien status based on lien transaction information and lien
25 jurisdiction information;

at least one user interface capable of accessing said server for inputting identification and transaction information pertaining to at least one lien;

30 at least one user interface capable of accessing said server for requesting at least one search in connection with at least one lien;

at least one user interface capable of accessing said server for displaying status information related to at least one lien; and

5 at least one user interface capable of accessing said server for requesting the generation of at least one document in connection with at least one lien.

31. The system of claim 30 further including at least one user interface capable of
accessing said server for requesting notification of a change in status information
10 pertaining to at least one lien.